

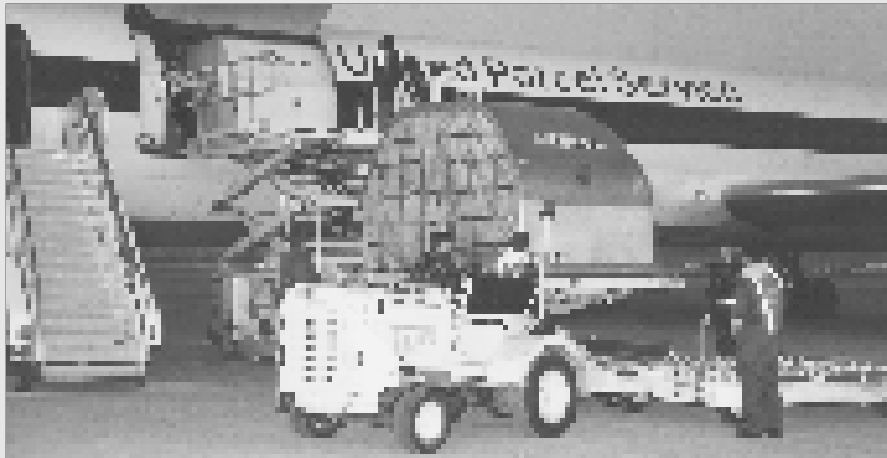


Nevada
Feb. 5, 1997

"People Helping People"



FEMA
ISSUE 2



FEMA Photo by Dave Saville

The Nevada National Guard helps United Parcel Service employees unload nearly one million sandbags from a UPS DC-8.

Nevada's Hometown Guard **Delivering a Million Bags of Relief**

It was Monday, Jan. 6. Raging floodwaters continued to threaten many Northern Nevada communities and sandbags were still needed in the battle to protect homes and businesses. Response and recovery officials from the Federal Emergency Management Agency (FEMA) located and purchased nearly one million sandbags and the Nevada National Guard arranged to air-lift the sandbags from Newark, New Jersey. There were just two problems: the sandbags wouldn't arrive until Wednesday, and the cost would be \$250,000.

Capt. W. J. Perlmutter, Emergency Preparedness Liaison Officer for the U.S. Navy in Nevada, who also is a captain with the United Parcel Service (UPS), was in the Nevada Emergency Operations Center and overheard the dilemma. Perlmutter called UPS in Louisville, Kentucky, and within 20 minutes arranged for UPS to provide a plane and crew to ship the sandbags from Newark to Reno free of charge.

UPS employees donated their time to fly the plane to Nevada and, within

hours, were met by the National Guard who unloaded the sandbags, just in time to provide flood relief to water-weary areas of Nevada.

"The National Guard has a mission to support the state. In a sense, we are the hometown guards," said Major Cindy Kirkland, who coordinated the effort from Carson City. "We assist the community and provide whatever resources they need. There is no substitute for excellence in caring for people."

"This joint effort between government and the private sector demonstrates the ability of people to come together in a time of need," FEMA Federal Coordinating Officer Warren M. Pugh, Jr. said.

Gov. Bob Miller agrees. "During troubled times, Nevadans pull together," he said.

"Caring for fellow citizens has a long tradition in this state," the Governor's Authorized Representative James P. Weller said. "Both Governor Miller and I are profoundly grateful to Capt. Perlmutter and UPS."

An Ounce of Prevention . . .

Digging out the mud and the muck from your homes is one thing after a flood. It is quite another to be driven from your home because your electrical and plumbing systems have been destroyed.

Nevada building and planning officials have learned there are low-cost common-sense measures that can help ease the problems these flood events cause.

"A few dollars spent now can save thousands in the future," FEMA Federal Coordinating Officer Warren M. Pugh, Jr. said. "As part of the federal and state recovery effort, we are working closely with community leaders to help people find the best ways to stay safe and protect their families from future floods."

The Governor's Authorized Representative James P. Weller said that some of the flood safety measures you can take can be as simple as elevating utilities, water heaters, furnaces, electric boxes and appliances or moving valuables to higher floors.

Communities throughout the state have adopted building codes designed to promote flood safety. The lowest floor in newly constructed buildings in flood-prone areas must be up to or above the "base flood elevation."

Homes that are severely damaged in a flood may be required to be reconstructed according to current standards. You will need to check with your local building or planning officials before beginning major repairs to your home.

Apply By Phone
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 6 p.m., seven days a week.
Toll Free



A Message From

**Federal Coordinating Officer
Warren M. Pugh, Jr.**

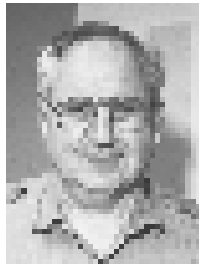
In recent years we at FEMA have seen an unprecedented number of disasters, causing us to shift our focus from just mere response to implementing ways to reduce disaster damage.

Minimizing the risks of disasters is called mitigation. Mitigation is now a priority in disaster recovery and is a responsibility everyone must share in order to manage disaster costs. On a national level, FEMA is working with Congress to support new mitigation policies. State and local governments share in the responsibility by adopting and enforcing building codes and by incorporating mitigation policies into their land-use management plans. Individuals also must take appropriate action to protect their lives and property against the impacts of natural hazards. Most actions are simple and cost-effective and range from moving appliances, valuables, and circuit breaker boxes out of flood-prone areas of your home to buying flood insurance.

My hat is off to those who responded first to this disaster — volunteers, churches, emergency management officials, the Nevada Air National Guard, and countless others. They are the real heroes.

My thanks go to Gov. Bob Miller for taking a personal interest in the people, families and businesses affected by this flood. The governor organized a statewide task force with cabinet-level representation and placed a high priority on helping flood victims by bringing every possible state resource to assist with their recovery.

Recovering from a disaster is a partnership between governments and local communities. As we recover, we need to look to the future by making our homes, businesses and communities safer.



A Message From

**The Governor's Authorized
Representative
James P. Weller**

These times test what communities are made of, and Northern Nevada has come through with flying colors. As the state of Nevada's lead representative in the joint flood recovery effort, I want to share how well our combined communities have come together in this time of great need.

By working together with local governments, we have been able to cut through the bureaucracy and render the much-needed assistance to the many victims of our recent flooding. In some cases, this was no small task.

Personnel at the state government level were shifted from their current positions to essentially build a new state department to be a partner with FEMA. With the legislature coming into session, many state agencies desperately need these people, but agreed to temporarily give them up in order to assist in the recovery effort. For this cooperative effort, we are indeed fortunate and grateful.

The FEMA folks have a saying: "People helping people." I feel that our people — Nevada volunteers, neighbors and civil servants — have joined with our FEMA partners to do just that.

On behalf of Gov. Miller and our neighbors, I thank and commend the many good people making the recovery an ongoing success. I also thank those who will still be working months from now, long after the mud is washed from our streets and the debris cleared from our rivers, to ensure we are even better prepared for the next time our community faces adversity.

Questions? Here's Where to Find Help

Northern Nevada residents in the disaster-declared areas of Churchill, Douglas, Lyon, Mineral, Storey and Washoe counties, the independent city of Carson City and the Native American tribal lands in the declared jurisdictions are eligible to apply for state and federal disaster assistance. Victims can call the Federal Emergency Management Agency (FEMA) toll-free application number, **1-800-462-9029**, or **TTY 1-800-462-7585** for the hearing- and speech-impaired. *But don't delay, the application deadline is Mar. 4.*

"The toll-free number makes it easy for anyone affected by the disaster to begin the process of applying for the various kinds of aid that may be available," Federal Coordinating Officer Warren M. Pugh, Jr. said. "Disaster victims shouldn't hesitate to ask for help."

FEMA also operates a Helpline, offering you an opportunity to learn about programs to aid your recovery.

Representatives at the FEMA Helpline can provide information about emergency services, housing assistance, flood insurance, disaster unemployment assistance, disaster loans, tax issues, legal services and grants for other serious disaster-related needs.

If you cannot live in your home because of the disaster, you may be eligible for funding to make small repairs or to cover rent while repairs to your property are being made. Lists of rental homes and apartments are available by calling the FEMA Helpline.

Helpline representatives can help you learn how to prepare for disasters in the future and what steps you can take to reduce the amount of damage to your property.

To get information about assistance, call the toll-free FEMA Helpline at **1-800-525-0321**, or **TTY 1-800-660-8005**, from 8 a.m. to 6 p.m., seven days a week.

Caring for Your Family After a Disaster



FEMA Photo by Terry Thomson

Yerington High School students volunteered their time and efforts during the New Year's flood by sandbagging the homes of cancer patients and the elderly, pumping basements and helping to cleanup. Left to right: Martha Hurtado, teacher Kay Elliott, Holly Beck, Jacob Elliott, Levi Warr and Luke Benton.

Stress. It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging floodwaters may have just reduced your world to ruins. Your home could be in total disrepair. In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to better cope.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Do not scold children for things they do that might be related to the flood such as bedwetting, thumb sucking or clinging to you. They are also going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

Voluntary Organizations Active in the Disaster

In the first month following the New Year's flood, the American Red Cross housed 451 people in seven shelters and served more than 18,500 meals to flood survivors and emergency workers.

Other community organizations and faith-based groups have been working together on recovery tasks. Following are a few of the many collaborative efforts underway.

Adventists Community Services organized volunteers for cleanup and debris removal and provided warehouse space for storing brooms, mops and blankets later distributed to families.

Catholic Community Services provided a clearinghouse for matching up individual needs with community resources already in place. Members of the Ba'hai Faith assisted with livestock rescue.

The Lutheran Church provided funds to local churches for long-term recovery projects. The Unitarian Church assisted in sandbagging activities and are now helping families to complete repairs to their flood-damaged homes.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Agencies in Action

Federal and State Agencies Team Up

After the worst flooding to hit the state of Nevada this century, federal, state and voluntary agencies came together to help the people of Northern Nevada recover from the severe winter weather.

In response to a request by Gov. Bob Miller, the Federal Emergency Management Agency (FEMA) coordinated federal action to begin rebuilding communities and to help get people back into their homes.

Following is a sample of the work provided for the citizens of Nevada through Jan. 31, 1997.

- Set up three Disaster Recovery Centers in Reno, Yerington and Gardnerville.
- Answered 3,016 application calls.
- Disbursed FEMA housing assistance checks to 826 applicants totaling \$1,318,241.
- Approved requests from local governments, Indian tribes, and eligible non-profit organizations for more than 155 projects under the public assistance program, administered by the state and funded 75 percent by FEMA.
- Approved 88 U.S. Small Business Administration (SBA) home and business loans totaling \$3,909,400. Set up workshops in Reno, Gardnerville and Yerington.
- Distributed more than 100,000 flyers providing information on disaster assistance programs.
- Initiated follow-up telephone calls to applicants for Disaster Unemployment Assistance and SBA loans to ensure timely filing of applications prior to deadlines.

Federal Agencies

Following is a summary of activities from other federal agencies contributing to the disaster recovery effort in Nevada.

Department of Transportation - Federal Highway Administration

Worked around-the-clock with the Nevada Department of Transportation to repair and open damaged roadways.

Department of Defense

Personnel at the Fallon Naval Air Station performed rescue operations, reinforced a diversion dam, dug a canal to

divert floodwater from Yerington and delivered sandbags.

U.S. Army Corps of Engineers

Geotechnicians, hydrologists and engineers assisted in damage assessments. Conducting repair work on publicly sponsored flood control projects damaged by the winter storms. The corps also awarded three emergency flood-fighting contracts to excavate silt, sediment and debris from rural Nevada riverbeds, helping to prevent flooding in residential areas.

Department of Interior, Bureau of Indian Affairs

Providing assistance involving tribal issues.

Department of Treasury, Internal Revenue Services

Providing tax advice, including information about possible casualty-loss deductions for disaster damages.

Department of Veterans Affairs

Counseling veterans on benefits and claims.

Environmental Protection Agency

Working on issues such as hazardous materials spills.

Department of Agriculture

Farm Service Agency - Providing emergency loans and 64% cost-sharing grants to farms and ranches.

Forest Service, Bureau of Land Management - Surveyed and assessed damage on public land, roads and facilities and continues cleanup activities.

Natural Resources Conservation Service - Providing technical and financial assistance through the Emergency Watershed Protection Program to safeguard people and property following the floods.

Rural Development Agency - Providing supplemental aid through FEMA for home repair and rehabilitation.

U.S. Geological Survey

Providing continuous monitoring of river levels.

State Agencies

Before the storm struck, the Nevada Office of Emergency Support opened the

Emergency Operations Center to coordinate assistance being provided to counties, jurisdictions and tribal councils. Hundreds of local emergency management personnel, firefighters, police officers, sheriff's deputies and rescue squads volunteered their help. In addition, state agencies are providing the following services:

Nevada Army and Air National Guard

Performed search and rescue operations, assisted with evacuations and sandbagging operations, delivered food and supplies, and cleared debris. Provided airlift for emergency management personnel. It also loaned its Carson City facilities for the FEMA/State temporary disaster field office.

Department of Business and Industry, Insurance Division

Working to speed up the processing of claims.

Department of Conservation and Natural Resources

Providing help to farming communities. The Forestry Division helped in sandbagging operations and removing debris.

Department of Employment, Training and Rehabilitation

Administering the Disaster Unemployment Assistance Program.

Department of Human Resources, Division for Aging Services

Helped elderly in affected areas with food, evacuation assistance and cleanup. Provided meal support from other centers to the senior centers in Yerington. Coordinated with the American Red Cross to provide information and assistance to seniors.

Health Division

Inspecting municipal water and sewer systems and ensuring public health standards. State health laboratories offer free bacteriological testing to those with private wells in the flooded areas.

Mental Hygiene and Mental Retardation Division

Administering and providing crisis counseling.

um up to Help Flood Victims

Department of Motor Vehicles and Public Safety

As the parent organization of the Office of Emergency Support, provided a significant amount of logistical, administrative and personnel resources from all 10 divisions to assist in the overall response and recovery effort.

Department of Prisons

Inmate crews assisted in sandbagging operations and clearing debris.

Department of Taxation

Answering tax status questions.

Department of Transportation

Removing debris, restoring roads and bridges. Providing engineering personnel to assist in damage assessments.

State Treasurer's Office

Providing personnel and administrative support.



FEMA Photo by Gene Romano

FEMA representative helps Reno residents with agricultural disaster assistance.

Repairing the Land After a Natural Disaster

Many agencies and organizations are pulling together to help people recover from the recent flood. Listed here are a few federal agencies who can help repair flood-damaged land.

USDA Natural Resources Conservation Service (NRCS)

The Emergency Watershed Protection Program provides technical and financial assistance to safeguard people and property following natural disasters. Eligible river work may include:

- Repairing existing levees, dikes and other flood retarding structures
- Removing debris and sediment from water courses
- Establishing protective plant cover on riverbanks
- Protecting stream banks

NRCS may bear up to 75 percent of the construction cost of emergency measures. Local sponsors provide the remaining 25 percent. The NRCS has 30 people currently developing damage survey reports on the Carson, Truckee and Walker river watersheds. If you need a damage assessment or

more information, in Reno, call **784-5408**; Yerington, **463-2265**; Fallon, **423-5124**, and Gardnerville, **782-3661** or **883-2623**.

USDA Farm Service Agency (FSA)

FSA helps repair agricultural land and structures. Cost-share assistance and low-interest emergency loans may be available to commercial agricultural producers. For ranches and farms, the Emergency Conservation Program may:

- Repair irrigation systems
- Remove debris
- Repair fences
- Level and reseed land

Call your local FSA County Executive Director in Fallon at **423-5127**, in Yerington at **463-2855**, and in Gardnerville at **883-2623** or **782-3661**.

US Army Corps of Engineers

The corps can repair publicly sponsored flood-control projects damaged by the winter storms. They do *not* work on structures where USDA funds were used to build, modify or repair the structure. Extended emergency assistance to preserve life and

property includes clearing key drainage channels, water supply intakes, sewer outfalls and bridge openings, and protecting public facilities. Requests for assistance are made to FEMA by calling **1-800-462-9029**.

USDA Forest Service and USDI Bureau of Land Management

The Forest Service and Bureau of Land Management are assessing damage done on public land. These agencies are trying to restore local rock quarries. If you notice unsafe conditions or other problems on public lands, contact the Bureau of Land Management, Carson District Office at **885-6000** or the Forest Service Carson Ranger District at **882-2766**.

USDA Rural Development Agency

Rural development assistance supplements aid provided through FEMA for home repair or rehabilitation. Grants and loans may be available to make repairs and to remove health and safety hazards. Some direct community facility loans may be available for damaged schools and other community facilities. Call **423-7541** or **782-4941** for additional information.

SBA Questions and Answers

Complete Your Disaster Loan Application Now

Q: I registered with FEMA, then received a disaster loan application from SBA. Why?

A: The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by homeowners, renters, and non-farm businesses of all sizes which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from the SBA. By making affordable loans, the SBA helps disaster victims pay for repairs while keeping costs to the taxpayers reasonable.

Q: How can I get help filling out my application for a disaster loan from the SBA?

A: SBA has loan officers in each of their workshops to provide one-on-one service. You may visit SBA at any of these locations. You do not need an appointment. To find out the nearest location, call the SBA toll-free number, 1-800-488-5323.

Q: I didn't have flood insurance. Am I eligible for an SBA disaster loan?

A: Yes. If your property is located within a designated high-risk flood area, you will be required to purchase flood insurance as a condition of assistance from SBA, FEMA or other federal programs. Congress does not want owners of property in high-risk flood areas to repeatedly rely on federal disaster assistance paid by the taxpayers. Instead, you are eligible for help on the condition that you carry flood insurance. For this reason, if you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible to get federal help for losses from the floods.

Q: I received a check from FEMA to pay for repairs to my home so I could live there, but it wasn't enough to fix all the disaster damages. Can I get more help?

A: The temporary housing repair assistance check you received from

FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for damages to your home and furniture, clothing, vehicles and other belongings not fully covered by insurance.

Q: I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A: Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage but not enough to cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the amounts of insurance deductibles and other costs which a policy does not cover.

Q: I already have a mortgage on my home. I can't afford a disaster loan on top of my mortgage payment. Can SBA help me?

A: In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA often can make a loan with a monthly payment for both the repair and the refinancing which is about the same as the mortgage payment before the disaster. For more information call SBA at 1-800-488-5323.

Q: What happens if I can't afford a loan?

A: Even if you believe you can't afford a loan, you must submit your completed loan application to SBA or you may not be considered for other forms of aid. If SBA determines that you are unable to repay a loan, SBA may automatically refer you to the Nevada Individual and Family Grant program. The grant provides a safety net for individuals and is available only when you have serious needs which cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly by FEMA to the state-run grant program.

A Message from the Editor

This is the second issue of *Recovery Times* published for victims of the severe storms, floods, mudslides and landslides that struck Northern Nevada in December and January. The newsletter provides a means for FEMA, the Governor's Disaster Recovery Task Force and the Nevada State Office of Emergency Support to inform you about disaster assistance, how you can apply for disaster aid and how long the process should take.

More than 155,000 copies of the first issue of *Recovery Times* were distributed throughout the affected area beginning Jan. 13.

We are grateful to all those who helped distribute the initial issue, including newspapers in Northern Nevada, congressional and state legislative offices, local emergency management agencies, the American Red Cross, public libraries, chambers of commerce, community health service clinics and many of the Indian tribal councils throughout Northern Nevada.

Copies of the first issue still may be available at the Douglas, Lyon and Washoe county public libraries.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Flood Insurance Helps Home Owners Recover Quickly

When Yerington residents Howard and Debbie Ogg bought their new mobile home, the bank required them to purchase flood insurance. And when the levees broke during the New Year's flood, sending water from the Walker River rushing through their home, the Oggs were glad for the coverage.

"We had the best insurance company," Debbie Ogg recalls. "The insurance agent was here the second day after we called. He wrote us a check on the spot."

Just three weeks after the Oggs suffered flood damage, they are back in their home, having completed all the necessary repairs.

What advice would the Oggs have for other Nevada flood victims?

"Pick your company well. We would have bought flood insurance even if we hadn't been required to," Ogg said. "We have rivers here. It just makes good sense."



FEMA Photo by Terry Thornton

Having flood insurance helped Yerington residents Howard and Debbie Ogg complete repairs to their mobile home.

Thinking about Flood Insurance?

For the more than 2,900 Northern Nevada residents who purchased flood insurance, the winter storms and floods were less damaging than they might have been. Standard home owner insurance policies do not cover damage from rising waters. Nevadans who do not have flood insurance can take steps now to protect themselves against future losses.

Backed by the federal government, flood insurance is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

All of the communities in the disaster-declared jurisdictions participate in the NFIP, and you can purchase flood insurance from any licensed insurance agent — the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase and the deductible you select. Nationwide, the

average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a renter, you can purchase up to \$100,000 of coverage for personal belongings. If you are a business owner, the maximum coverage is \$500,000 on the building and another \$500,000 on contents. Business tenants can purchase up to \$500,000 for business personal property.

Some resist buying flood insurance because of the faulty belief that in case of flooding, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread that it warrants a major disaster declaration from the president. In the majority of floods, victims are on their own — unless they have flood insurance. And even for the floods that are declared major disasters, the aid available is quite limited; and most assistance is in the form of loans that must be repaid, with interest.

For more information, contact a local insurance agent, or call the NFIP toll-free number, **1-800-427-4661**.

Recovery Times is published by the Federal Emergency Management Agency, the Nevada State Office of Emergency Support and the Governor's Disaster Recovery Task Force with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

Warren M. Pugh, Jr.
Federal Coordinating Officer

James P. Weller
Governor's Authorized Representative

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Internet/WorldWideWeb
<http://www.fema.gov>
DR1153

Prevent Future Flood Damage to Your Home

You can reduce or prevent future damage to your property through a variety of reconstruction activities when making repairs to your home or property. This is called mitigation.

Each home owner’s situation needs to be looked at individually. Following are some ways to floodproof your home.

Low-cost Measures

If you live in a flood-hazard area, elevate heating and hot-water systems to protect the main utilities of your house by using a suitable masonry base at least 12 inches above the flood level.

Relocate electrical panels and utilities to an area above the flood level.

Move the utility to an upper floor or attic space if the space is not high enough to allow elevation of the utility.

Build a floodwall around basement windows to protect the basement from low-level flooding and anchor fuel tanks to prevent them from floating and overturning.

Contact your local building official to obtain any necessary permits before any alterations or repairs are made.

Elevate Your House

Most houses can be elevated above the flood level. This is a good alternative to relocating your home out of the flood zone.



FEMA Photo by Dave Saville

This farm, southwest of Yerington, was flooded when the Walker River overflowed its banks.

Talk to your local building officials to determine the “base flood elevation.”

Raise the structure so that the main living floor is a minimum of one foot above the ‘base flood elevation.’ The contractor sets it on a temporary framework while a new foundation is put under the existing structure. New stairs and landings are then installed to provide access to the main floor.

Relocate

You may also want to consider moving your home and family to a safe location. If you own vacant land outside of the flood zone, it may even be possible to physically move the house to a new site. This may take a lot of advance planning, but it is the most permanent solution to protect yourself from the hazards of dangerous floodwaters.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration.	800-462-9029
(TTY for hearing/speech-impaired).	800-462-7585
Disaster Information Helpline.	800-525-0321
(TTY for hearing/speech-impaired).	800-660-8005
FEMA Fraud Detection.	800-323-8603
National Flood Insurance Program	800-427-4661
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-488-5323
Internal Revenue Service.	800-829-1040
(TTY for hearing/speech-impaired).	800-829-4059
Housing and Urban Development Hotline.	800-669-9777
Department of Veterans Affairs	800-827-0648

Private Agencies

American Red Cross.	888-238-9400
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State Agencies

Department of Business and Industry	687-4250
Department of Employment, Training and Rehabilitation	687-3911 or 687-5086
Department of Human Resources.	687-4730
Welfare Division	687-4770
Mental Health Division	687-5943
Health Division	687-4740
Division for Aging Services.	687-4210 or 688-2964
Nevada Department of Transportation	
Customer Service, Carson City	888-7711
Customer Service, Reno.	688-1250
Road Information.	793-1313
Attorney General’s Office	687-4170
State Contractor’s Board.	688-1141
Department of Motor Vehicles and Public Safety	687-1404
Nevada Veteran’s Affairs	329-9244
Legal Services.	800-310-7032